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ABSTRACT OF THE INVENTION

A baccarat gaming assembly to play a variation of the game baccarat, the gaming assembly including a computer processor, a display and an input having at least one user actuatable selector. The computer processor is structured to generate a player's hand and a banker's hand in accordance with rules of baccarat, one of those hands being designated the user's hand based upon a user selection. Further, the computer processor is structured to deal the hands with an initially visible card in each hand, thereby allowing the user to better select which hand will be the user hand. Additionally, the computer processor is further responsive to a user input which designates whether to discard one or more of the visible cards in the hands, thereby increasing the chances for success. With the hands finally dealt, the computer processor is structured to determine a winning hand in accordance with the rules of baccarat, designating the user as a winner if the user's hand is also the wining hand. Additionally, the computer processor is structured to monitor the nature of the winning hand and/or to monitor consecutive hands and to indicate a bonus payout to the user in the event that the winning hand totals a natural nine or that consecutive ones of the user's hands have a final number count equal to a natural nine.